

Application No.
09/848,639

(Use several sheets if necessary)

**Group
3628**

U.S. PATENT DOCUMENTS

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet

1

of

5

Complete If Known

Application Number	09/848639
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Filing Date	MAY 3, 2001
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First Named Inventor	SHELTON E. HARRISON
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Art Unit	21640	3628
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Examiner Name

Attorney Docket Number

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No.¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code² (if known)			
mm		US- 5523942	06-04-1996	TYLER ET AL	ALL
		US- 5884274	03-16-1999	WALKER ET AL	ALL
		US- 5903882	05-11-1999	ASAY ET AL	ALL
		US- 5974441	10-26-1999	ROGERS ET AL	ALL
		US- 5987140	11-16-1999	ROWNEY ET AL	ALL
		US- 6161099	12-12-2000	HARRINGTON ET AL	ALL
		US- 6658394	12-02-2003	KHAISHGI ET AL	ALL
		US- 6766307	07-20-2004	ISRAEL ET AL	ALL
		US- 6285991	09-04-2001	POWAR	ALL
		US- 6338050	01-08-2002	CONKLIN ET AL	ALL
		US- 6393417	05-21-2002	DE LE FEVRE	ALL
		US- 647374-	10-29-2002	COCKRILL ET AL	ALL
		US- 6493685	12-10-2002	ENSEL ET AL	ALL
		US- 6557009	04-29-2003	SINGER ET AL	ALL
		US- 6578014	06-10-2003	MURCKO, JR.	ALL
		US- 6601761	08-05-2003	KATIS	ALL
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↓		US- 6615226	09-02-2003	HARTMAN ET AL	ALL
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FOREIGN PATENT DOCUMENTS

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Signature**

Ngan Nguyen

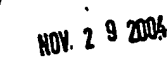
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Art Unit	2164 3628
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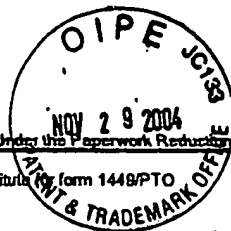
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STATEMENT BY APPLICANT**

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Application Number	09/848639
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First Named Inventor	SHELTON E. HARRISON
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Sheet 3 of 5

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
mm		The following documents appear on the enclosed floppy disk labeled "Disk 1" as .PDF files:	
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		BILLPOINT, "Ebay Online Payments: Step 2", 2001, San Jose, CA, USA, www.billpoint.com as stored at www.archive.org.	
		BILLPOINT, "Ebay Online Payments: Step 3", 2001, San Jose, CA, USA, www.billpoint.com as stored at www.archive.org.	
		ESCROW.COM, "Guiding Buyers and Sellers Safely through the Online Escrow Process", 2003, Unknown city, CA, USA, www.escrow.com	
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		IRONPORT, "Guaranteed Delivery of Legitimate Email", 2002, Unknown city, www.bondedsender.com as stored at www.archive.org.	
mm		INVESTOPEDIA, "Irrevocable Letter of Credit - ILOC," 2004, Unknown city, www.investopedia.com.	

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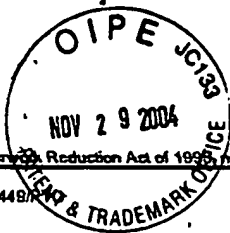
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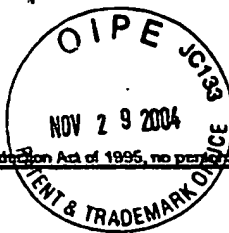
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		NETQUOTE, "Business Insurance Quote Request," 1999, unknown city, www.netquote.com as stored at www.archive.org	
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		SOUTH COAST SURETY, "Surety questions and answers," 1998, unknown city, www.southcoastsurety.com as stored at www.archive.org	
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		SURETYBONDNET, "The Only On-Line Surety Bond Internet Resource," 1999, Chicago, IL, USA, www.suretybondnet.com, as stored at www.archive.org	
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mm		ESCROW.COM, "The buyer has to select a payment method", 2004, unknown city, CA, USA, www.escrow.com	

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mm		SURETY.COM, "Who is Surety Technologies?", 1999, Reston, VA, USA, www.surety.com as stored at www.archive.org	
mm		YAHOO, "Yahoo Non-Paying Bidder Process," 2004, Santa Clara, CA, USA, www.yahoo.com	
mm		MOSES, Margaret, "Controlling the Letter of Credit Transaction," unknown date & time.	

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 2 of 5

Application Number	09/848639
Filing Date	May 3, 2001
First Named Inventor	SHELTON E HARRIS
Art Unit	2164
Examiner Name	
Attorney Docket Number	

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mm		PAYPAL, "User Agreement for PayPal Service," www.paypal.com, 2003, unknown city (11 pages).	
		PAYPAL, "Winning Buyer notification," www.paypal.com, 2003, unknown city (1 pages).	
		PAYPAL, "End of auction notification," www.paypal.com, 2003, unknown city (1 pages).	
		PAYPAL, "Seller Overview," www.paypal.com, 2003, unknown city (1 pages).	
		PAYPAL, "Getting started: How do I send money," www.paypal.com, 2003, unknown city (1 page).	
		PAYPAL, "Getting started: How do I receive money," www.paypal.com, 2003, unknown city (1 page).	
		PAYPAL, "How secure are paypal transactions," www.paypal.com, 2003, unknown city (1 page).	
		PAYPAL, "What if I do not receive the item I expected," www.paypal.com, 2003, unknown city (1 page).	
		PAYPAL, "Seller protection policy," www.paypal.com, 2003, unknown city (2 pages).	
mm		PAYPAL, "Buyer Complain Policy," www.paypal.com, 2003, unknown city (1 page) 2 pages.	

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mm		ESCROW.COM, "Guiding Buyers and Sellers...." www.escrow.com, 2003 (1 page), unknown city.	
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		ESCROW.COM, "How Does Escrow protect me," www.escrow.com, 2003 (1 page).	
		YAHOO PAYDIRECT, "Yahoo paydirect terms of service", www.yahoo.com 2003 (14 p.).	
		YAHOO PAYDIRECT, "How Does Yahoo Paydirect work?", www.yahoo.com 2003 (3 p.).	
		PCWorld.Com, "Auction Payment sites..." , pcworld.com, 2000, unknown city. (3 p.)	
mm		Federal Trade Commission "Internet Auction Fraud...", FTC, www.ftc.gov. Wash., DC. 4 pages.	

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Sheet 4 of 5

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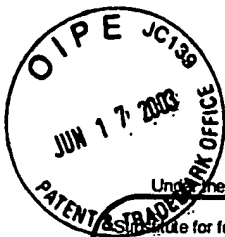
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mm		STEINER, INA; "FTC Says Internet Auction..." www.auctionbytes.com (5 pages) unknown city, 1/24/02.	
mm		AUCTION BYTES, "What to do if you are ripped off online," (3 pages) unknown city, 2003.	
mm		AUCTION BYTES, "Online Payment services," (4 pages) unknown city, 11/2003.	

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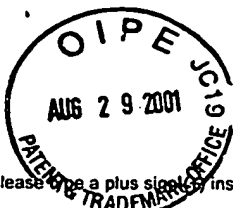
Examiner Initials*	Cite No.¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²
<i>mm</i>		PAYPAL, "PayPal Merchant Tools," www.paypal.com, May 21, 2003, unknown city (24 pages).	
		KILCULLEN ET AL., "Construction Surety Bonds in Plain English," 1996, unknown city, (7 pages).	
		KILCULLEN Et AL., "How Surety Bonds Work," 1996, unknown city (7 pages).	
		CRUZ, Mike: "Passing the Buck," Computer Reseller News, CMP Media (2 pages), Manhasset, NY, 2000.	
		<i>Black's Law Dictionary, "Suretyship bond," West Publishing, St. Paul, MN, 1990 (1 page).</i>	
		<i>Black's Law Dictionary, "Surety" definition, id, 2 pages.</i>	
		<i>Black's Law Dictionary, "Suretyship" definition, 1 page.</i>	
		<i>Black's Law Dictionary, "Suretyship, Contract of" definition, 1 page.</i>	
<i>mm</i>		<i>Black's Law Dictionary, "Guaranty" Definition, 2 pages.</i>	

Examiner Signature	<i>Nguyen</i>	Date Considered	<i>9/19/05</i>
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete if Known	
				Application Number	09/848,639
				Filing Date	May 3, 2001
				First Named Inventor	Shelton E. Harrison
				Group Art Unit	N/A
				Examiner Name	Not Yet Assigned
				Attorney Docket Number	HO-P02010US1
Sheet	1	of	1		

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
mm	A	6,076,072		Libman	6-13-2000	
mm	B	6,208,973		Boyer et al	3-27-2001	

FOREIGN PATENT DOCUMENTS								
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Examiner Signature	M. Nguyen	Date Considered	9/19/05
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